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**CERTIFICATE OF TRANSMISSION PURSUANT TO 37 C.F.R. §1.8**

I hereby certify that this correspondence, pursuant to 37 C.F.R. §1.8, is being sent via facsimile to (703) 872-9306, addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: 11/22/03

By [Signature]

L. Ellis  
11-28-03

PATENT

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicant(s):	Lesk	Docket No.:	33081.0500
Serial No.:	09/648,575	Art Unit No.:	3628
Filed:	08/25/2000	Examiner:	Nguyen, Nga B
Title:	METHODS AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER		

**RESPONSE AND AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed May 23, 2003, the period of response for which is hereby extended to November 23, 2003, please consider the following amendment and remarks.